

THE SEA COAST ECHO
C. G. Moreau, Editor and Publisher.
Official Journal of the Board of Supervisors, Hancock County, Miss.
Official Journal of Board of Mayor and Aldermen, City of Bay St. Louis.
CONGRATULATIONS TO LOCAL K. C.

Saturday evening witnessed the formal opening of the spacious and handsome new hall and home of the Bay St. Louis Council, No. 1522, Knights of Columbus, Bay St. Louis.

It was an auspicious occasion, marking an event signifying how successfully the organization has existed and significant of the immediate future. It is not many years the Knights of Columbus, under leadership of Jos. O. Mauffray and others, was organized at the City Hall, and ever since, although the beginning was small the Council has progressed until today it owns its own hall and home. It might be said here en passant the Bay St. Louis Council is the only organization of its kind in Mississippi owning its place. Easily the structure is the largest of its kind in the city, and represents an outlay variously estimated at from \$10,000 to \$15,000, even though the original property or land value was acquired at unusual advantage.

It is well that the people of every community have their different civic, fraternal and social organizations, and it may be said Bay St. Louis is not the exception. In fraternal orders the city leads many places of its size and even where the population is larger, and of these by no means the least is the K. C. organization. It has a large membership and it is indeed a great and lasting accomplishment to build and own this new home.

Men and women banded together for one purpose and one object accomplish more than ordinarily, and we can anticipate; as in the past, the K. C. to continue in its splendid work of—first, American citizenship, and, secondly, for the many fraternal virtues and objects it espouses.

The Echo congratulates the officers and members of Pere Leduc Council in the valuable and beautiful contribution it has made to Bay St. Louis, morally and materially, in the fact of its organization and its handsome and commodious building. Another evidence of Bay St. Louis' constant and upward growth.

THE SMALL DEPOSITOR.

According to figures given out by the American Bankers' Association \$100 is considered by many banks as a profitable average balance of a commercial account. In other words, these banks state that they can make money by carrying accounts that average \$100 in size. And that sets us to wondering along this line: If banks can make money handling such small accounts, why isn't banking a good thing for the fellow who has only \$100? The bankers will tell you that the hard-earned \$100 you will have to save will be the first hundred. Any man who saves money will tell you the same thing, and they'll also tell you that one you have "planted" the first hundred in the bank you can't help piling up some more. While the young men of this vicinity may never break into the millionaire class, if they will start saving and stick to it until they have saved \$100 they'll find they have \$1,000 almost before they can realize it.

WHAT IS A CHANCE?

We read yesterday that an Eastern boy who embezzled money from his employer some years ago has been elected mayor of a Western town to which he went originally to keep from being arrested. He started to work the moment he hit the town. He made friends, saved his money, kept good company and finally had an opportunity to become manager of a big enterprise. He sat down and wrote his former employer all about it, and told him what could be done if he was given another chance. In turn the employer from whom he had embezzled funds sent him a recommendation—and he got the promotion he sought. Later he paid back all he had embezzled, with interest. That's the spirit of America, the spirit that causes us to give a fellow another chance. That's why people flock to this country from all other nations—because they know that over here they're going to get a chance. And that is why the most popular men we have today are the kind who will not condemn a young man because he makes one mistake, but who are willing to believe he'll come out all right if given another chance.

POISONING DOGS UNLAWFUL.

Complaint has reached this office of the promiscuous poisoning of dogs on the city streets. Investigation reveals it is unlawful to poison animals. The city of Bay St. Louis is accused, but further investigation shows where neither the Board of Mayor or Aldermen, municipal or assistants or any other official of the city can be named. In fact Mayor

SEA WALL PROPOSITION FOR HARRISON COUNTY.

An active campaign is being waged in Harrison county, on the Sea Coast. The matter in discussion is sea wall and beach protection. Matters are waxing warm and the press of this county carries column after column of discussion from opponents and proponents.

It is proposed to issue bonds for the purpose in the amount of \$2,000,000.00, extending over a period of twenty-five years, at a rate of interest of 5 or 5 1/2 per cent.

The type of wall proposed is known as the Bay St. Louis, or step-wall type, and as shown at a most comprehensive exhibit at the Harrison County fair last week, there is every advantage to not only adopt this style of protection, but it would be an evidence of wisdom were the voters in regular election November 4th to favor the proposition.

Why there is so much opposition to the matter we cannot even conjecture. Bay St. Louis spent nearly a quarter of a million dollars in building its sea wall. There were little or no opposition to the project. On the contrary, every good citizen rolled up his sleeve and went to work until the matter was proposed was a reality. Today we are reaping the harvest of the wisdom, to say nothing of the satisfaction born of protection. Property in Bay St. Louis has advanced appreciably and the city has never taken on such a growth until the wall was begun and completed. It has been tested at various times; it has already paid for itself in protection afforded.

We do not wish to intrude upon matters affecting another county, but we are afraid the good people of Harrison are standing in their own light. Civil Engineer Shaw, who was so ably and satisfactorily connected with the building of the Bay St. Louis sea wall, had an interesting and convincing exhibit in charge at the fair, and all "who came and saw," we feel saw the light. It would indeed be a calamity to the greatest portion of our beautiful Sea Coast were the voters on November 4th fail to vote for the protection urgently needed—present and future.

We quote from an argument for the sea wall: "The county supervisors have declared protection of beach road necessary. The State Legislature has authorized the construction and helps to defray the cost. Beach road maintenance will decrease when protection is put in. Every tourist who buys gasoline helps to pay the cost. Better roads mean more visitors, more visitors more settlers, more settlers better land values, and better demand for farm products."

PAVING THE BEACH HIGHWAY.

There seems to be a division of opinion in the matter of paving a portion of Main street or a portion of Front street first, both parts of the Old Spanish Trail. And while the Board of Supervisors advertise for bids for the paving "with vitrified brick" the rear portion of Main street, forming part of the Trail, it appears the matter will be reopened at the forthcoming meeting of the Board of Supervisors and a general discussion of pros and cons entertained, unless present indications mean nothing.

It appears there should be sufficient funds to pave both that portion of Main street in contemplation and Front street, contiguous and an integral portion of the O. S. T. road. The county should come to the rescue of Bay St. Louis along with the Highway Commission and it appears there should be no difficulty in paving both stretches. Both sides would be satisfied in their contention and the matter in our judgment by such treatment would better serve and be better settled.

The Board of Supervisors are masters in the matter, and we will await their decision. In the meantime there is a strong sentiment for the beach road paving.

NEW BISHOP OF NATCHEZ.

The selection of Rt. Rev. Richard Gerow, of Mobile, to be Bishop of Natchez, seems to have been a most happy one. The ceremonies incident to his consecration Wednesday attended by the clergy and laity from all parts of the Southern country, attests well to his popularity. A native of Mobile, he is beloved by all who know him, and, as he expressed it Wednesday, it was quite touching to him that so many people from this State should have gone to Mobile to be present; that Mississippi should first go to him rather than he should first come here. That the Bishop's mother was present at the ceremonies is another touching incident and one rarely accorded a mother—to be privileged to live and see her son become one of the local princes of the church. Regardless of creed, Bishop Gerow is warmly welcomed to Mississippi, and the hope is expressed that he may become as well known as his immediate predecessor, Bishop Guin, especially in our mind along the Gulf Coast.

GETTING STARTED AGAIN.

We enjoy a good joke, even though it is on us or a member of our profession. And there is one in a Tennessee edition that we believe will be appreciated reading fully as much as we did.

The story is told of a man who read his own death notice in a paper. As it would cause some slight inconvenience in his domestic arrangements he had people think he was dead, he called on the editor and demanded that a correction be inserted. "But we never make a mistake in this paper," argued the editor. The man replied that his presence was sufficient evidence of the error. The editor insisted that his paper had a reputation of standing behind everything it published and could not, under any circumstances, admit that it was wrong. "The only thing I can do," said the editor, in a final effort to satisfy the "dead" man, "is to stick you in the birth column tomorrow and give you a fresh start."

BIGGEST BOND ISSUE EVER PROPOSED.

The proposed sea wall bond issue in Harrison county is attracting State-wide attention. The Laurel Chronicle is of the opinion the Mississippi Gulf Coast has wonderful opportunities and the sea wall would prove an enhancement of material advantage. It says:

"Harrison county citizens will shortly be called upon to pass upon a \$2,000,000 bond issue for the purpose of raising funds to build a sea wall to protect the Mississippi Coast against storms. A gasoline tax is to be levied to pay the interest and create a sinking fund for the redemption of the bonds. This is the largest bond issue ever proposed in Mississippi, but the improvement in contemplation is necessary and the expenditure should be made without hesitation. The Mississippi Gulf Coast has wonderful possibilities and its growth and development will be materially enhanced by the construction of a sea wall."

BROADCASTINGS.

New steps always interest the flapper when she's at a dance, but any old steps will do so on if her beau is there to sit with her.

We've also noticed that once a man gets started on the downward path he never thinks to use the emergency brake.

If the makers of hemp ever got together and raised the price to \$8 a yard, stylish women wouldn't dress in anything but gunnysacks.

Mother never had to cut down so much on expenses before the custom of cutting down Dad's pants to fit Willie went out of style.

Old-time fishermen used to boast about what they brought back. Now they boast about what they're taking along.

They say using the radio for speeches costs candidates lots of money. But look what they save on pump campaign cigars.

We don't know how you feel about it, but to us France acts like she licked Germany without any help from outside.

The average man never thinks of saving time until he gets to the point where time is about all he has left to save.

After all the nations of the world are persuaded to disarm maybe something will be done about persuading our girls to help their mothers with the kitchen work.

This old world could be a lot worse than it is. For instance, there might be beauty contests for men.

Our advice to girls is simply this: "If you have a good home and three square meals a day, forget about Hollywood."

The man who declares that something is "as cheap as dirt" evidently hasn't priced any real estate lately.

As a general rule the best thing to do for a "run down feeling" is to sue the owner of the automobile.

We heard of one man who calls his wife "Experience." He says she costs him so much.

A Chicago paper says sleeping outdoors makes one beautiful. Now we know how all the beautiful tramps got that way.

In the good old days the big boys at school were not satisfied until they had whipped the teacher. Now they are not satisfied until they're making love to her.

A scientist in New York says corns can be cured with the X-ray, but men will go right on caring for them with a razor.

Our idea of a freak election bet would be one where the loser would have to read his own party platform.

Lawrence, one of our star office boys, handed us the following: "I'd rather be a could be an are. For I could be a may be. With a chance of nothing but I'd rather be a has been."

Than a might have been by far. For a might have been has never been. While a has been was once an are.

President Coolidge is now said to be going against the dredging of the Mississippi river, and the proposed sea wall North River which has disappeared a few months ago.

OF ELECTION.

On the subject of Articles.

BY GRAY.

The payment of taxes is always a painful thing, therefore it is the policy of all governments to make the process of that exaction as free from unnecessary irritation as possible. The Federal government derives its revenues most largely from indirect taxes, while the methods of the State government, in collecting an ad valorem tax, are so judiciously guarded against any imputation of extortion or unfairness by a constitutional stipulation that they shall be equal and uniform. The official who fixes these taxes, by assessments of the property subject to them, is usually a well known citizen of probity, intelligence and responsibility; he is neighbor and friend, of those whose taxes he fixes, and in the event of error on his part or of injustice, the citizen is given every opportunity to correct that wrong by appearing before the Board of Supervisors of his county and having any inequity in his assessments corrected before the tax is exacted. That is fair, considerate and reasonable proceeding and none complain unduly of such practice, nor do any deep resentments, inspired by a sense of wrong and injustice, grow out of it.

But how is it with the collection of this income tax exaction? A man living in Jackson, whom the taxpayer probably has never seen, calls upon him to make a return of his income and to pay the tax fixed upon it; under the law, he may not be liable for such tax; his income being insufficient, after legitimate deductions, to place him within the scope of that requirement. He therefore makes no return; but his commissioner of one of his satellites conceives the idea that he ought to pay and proceed to make a peremptory demand for the money he assumes, upon some purely ex-parte premises, to be due, as provided in Section 29 of the law, which reads as follows:

"If no return is made by any taxpayer required to make returns, as provided herein, the commissioner shall give written notice by registered mail to such taxpayer to make such returns within 30 days from the date of such notice, and if such taxpayer shall fail or refuse to make such returns as he may be required to make in such notice, then such returns shall be made by the commissioner from the best information available and such returns shall be prima facie correct for the purpose of this act, and the amount of such returns shall be a lien against all of the property of the taxpayer until discharged by payment; and if payment be not made within 30 days after demand therefor by the commissioner, there shall be added not more than 100 per cent to the damages, etc.; provided, however, in the event such taxpayer in answer to said notice from the commissioner, shall state that he is not required under the law to make such returns, the commissioner shall investigate that question fully before proceeding further under this section."

Therein lies one of the enormities of this law, in that it makes the citizen's private affairs the subject of a drastic inquisition by strangers to prove that he is a liar.

Let us take a concrete example, by way of illustration. The commissioner arbitrarily assumes that B, a farmer living in Lafayette county, despite his denial of liability, under the law, is subject to this tax and proceeds to sustain that assumption by an investigation into the private affairs of the suspect, designed not to learn the truth, but to establish a preconceived culpability. The investigator is the sole judge of the weight of the evidence adduced in this inquiry and reaches such arbitrary conclusion as he finds necessary to support his original demand for returns. The amount of tax involved is not sufficient to justify the employment of expert accountants and a capable lawyer to assist him in his claim to exemptions, and B pays, believing that he is being robbed by the government that he has been taught to honor and trust and love, as his most beneficent friend and protector. He pays, cursing the tyranny that robs him and the hand that takes his earnings away from him because he is helpless to resist the outrage. That process, multiplied by thousands in every part of the State, will require an army of investigators and accountants, who must produce in order to earn their pay and hold their jobs.

Can we conceive of a tyrannical breeding, resentment and hate more rapidly than this? Could we devise a better plan to make men, in self-defense, learn quickly the arts of concealment and falsification in their bookkeeping, thus planting seeds of dishonesty that will in the end undermine the whole fabric of their integrity?

Can Mississippi afford to do this thing? Can the State deliberately assail the foundations of patriotism and sound morals in her children for the sake of the tax money thus extorted? Can she afford to breed hate and mistrust where love and confidence ruled before in the breast of her citizenry?

Those are questions for both the statesman and moralist to consider, while the great heart of the people thunders, "No!"

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ESTIMATES,
REPORTS AND SUPERVISION
ENGINEERING AND ARCHITECTURAL
WORK AND STRUCTURES.

Office of Secretary of State, HARRISON COUNTY, October 8, 1924. PROPOSED AMENDMENT TO THE CONSTITUTION OF THE STATE OF MISSISSIPPI.

At a regular session of the legislative body of the State of Mississippi, held in January, February, March and April, 1924, the following concurrent resolutions were adopted submitting to the qualified electors of the State for ratification or rejection at an election to be held on Tuesday after the first Monday in November, 1924, being the fourth day of November, 1924, amendments to Sections 231, 229 and 112, which amendments are in words and figures following to-wit:

A CONCURRENT RESOLUTION
to amend Section 231 of the Constitution of the State of Mississippi so as to provide for the election of levee commissioners and to fix the terms of office.

Resolved: By the Legislature of the State of Mississippi, two-thirds of the Senate and House of Representatives agreeing thereto:

That the following amendment to the Constitution of the State of Mississippi be submitted to the qualified electors at an election to be held on the first Tuesday after the first Monday in November, A. D. 1924, viz:

Amend Section 231 of the Constitution of the State of Mississippi so that it will read as follows:

Section 231. The levee commissioner shall be elected by the qualified electors of the respective counties, or parts of counties, from which they may be chosen, said election to be held in the manner and at the time as may be prescribed by law.

The terms of office of said Commissioners shall be four years.

Passed the Senate March 18, 1921.

Passed the House of Representatives March 22, 24, 25.

A CONCURRENT RESOLUTION
to amend Section 229 of the Constitution of the State of Mississippi so as to fix the number of levee commissioners to be elected from each county within the respective levee districts.

Resolved: By the Legislature of the State of Mississippi, two-thirds of the House of Representatives and Senate agreeing thereto:

The following amendment to the Constitution of the State of Mississippi be submitted to the qualified electors at an election to be held on the first Tuesday after the first Monday in November, A. D. 1924, viz:

Amend Section 229 of the Constitution of the State of Mississippi so that it will read as follows:

Section 229. There shall be a Board of Levee Commissioners for the Yazoo-Mississippi Delta, Levee District, which shall consist of two members from each of the counties of Coahoma and Tunica, and one member from each of the remaining counties, or parts of counties, now or hereafter embraced within the limits of said district.

And there shall also be a Board of Levee Commissioners for the Mississippi Levee District, which shall consist of two members from each of the counties of Bolivar and Washington and one from each of the counties of Issaquena, Sharkey, and from that part of Humphreys county now embraced within the limits of said district.

In the event of the formation of a new county or counties out of the territory embraced in either or both of the said levee districts, each new county shall be entitled to representation and membership in the proper board or boards of levee commissioners.

And in counties having two judicial districts and from which said counties two levee commissioners are to be elected, at least one of the commissioners shall reside in the judicial district through which the line of levee runs.

Passed the House February 28, March 3 and 4.

Passed the Senate as amended March 18, 19 and 21st.

Passed the House as amended by Senate March 25, 26 and 27.

A CONCURRENT RESOLUTION
to amend Section 112 of the Constitution of the State of Mississippi so as to provide for income, inheritance and other taxes.

Resolved: By the Legislature of the State of Mississippi, two-thirds of the Senate and House of Representatives agreeing thereto:

That the following amendment to the Constitution of the State of Mississippi be submitted to the qualified electors of the State for ratification or rejection at an election to be held on the first Tuesday after the first Monday in November, A. D. 1924, viz:

Amend Section 112 of the Constitution of the State of Mississippi so that it will read as follows:

SECTION 112. Taxes shall be levied upon such property as the Legislature shall prescribe and shall be uniform upon the same class of property within the territorial limits of the authority levying the tax. Property shall be assessed for taxes and all exemptions granted, by general law. Taxes may also be imposed on privileges, excises, occupations, income, legacies or inheritances, which taxes may be graduated and progressive and reasonable exemptions may be provided. The Legislature may impose a per capita tax upon domestic animals which by their nature and habits are destructive to other property. The Legislature may provide for a special mode of assessment for railroads, or other public service corporations, or for other corporate property generally, or for particular species of property belonging to persons, corporations or associations not situated wholly in one county; but all property shall be assessed at its true value and taxed in proportion thereto.

Passed the Senate February 27, 28, March 3.

Passed the House of Representatives as amended March 27, 28, 29.

Senate concurred in House amendment, March 31, April 1 and 2.

And the same is published and will be submitted as required by Section 273 of the State Constitution.

Given under my hand and the Great Seal of the State of Mississippi, at this 8th day of October, 1924.

JOSEPH W. POWER,
Secretary of State.

SHAW & WOLEEN,
ENGINEERS, ARCHITECTS
GULFPORT, MISS.

PLANS, SPECIFICATIONS, SURVEYS,
ESTIMATES,
REPORTS AND SUPERVISION
ENGINEERING AND ARCHITECTURAL
WORK AND STRUCTURES.

Congress was Swamped
with 251 Bills
Affecting the
Railroads

WHEN Congress adjourned last June this large number of proposed laws affecting the railroads were receiving the attention of members of the House and Senate. Fortunately for the American people, for you who are reading this newspaper, none of the bills was passed, but many of them are now on the calendar and will be considered without further preliminary action when Congress convenes on December 1st.

Congress generally wishes to do right, but certain interests are now proposing railroad legislation, which, if enacted, would not only impair the railroad service but would be seriously hurtful to the general business interests of the country.

The railroads should have further trial under the existing laws. They need a prolonged respite from legislative agitation, during which the railroad managers and other forces can devote themselves to plain transportation and the people can enjoy the high-class railway service and prosperity which they now have without risks from experimental tinkering.

Railroad managers feel that it is their duty to acquaint the public with the facts about the railroads, and in that way, through the building up of a sound public sentiment, hold up the hands of fair-minded Congressmen and Senators, who are willing that the railroads shall have their fighting chance at this time of crisis in their affairs; that they shall have an opportunity to work out their salvation under the provisions of the laws now on our statute books, and that their operations shall not be further hampered through obstructive legislation.

"IT AIN'T GOIN' TO RAIN NO MOAH!"

The man who wrote that popular song didn't live in this neck of the woods, or he would have known that the fall rainy season is due to start pretty soon. Leaves are commencing to drop. Cooler weather is just a few weeks off. Winter will be here again before you know it.

**THE WISE CITIZEN PREPARES FOR IT NOW
AND GETS HIS HOUSE AND
PREMISES IN ORDER.**

Paint is Protection

Get it on now and it will pay for itself in the way it protects the house, barn or garage through the winter. Put in those broken window strips and replace all cracked or missing glass NOW.

**MAKE A NOTE OF THE THINGS YOU NEED IN
PAINTS AND GLASS AND HARDWARE
AND LET US SAVE YOU MONEY
ON THE JOB.**

JOS. O. MAUFFRAY
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Echo Ads. are Productive and Profitable.

CITY ECHOES.

—Go to R. M. Lucke for oil heaters, \$4.50.

—Miss Georgia May McGlathery, of Pass Christian, is spending the weekend with Mrs. Donald Marshall.

—Mrs. H. U. Canty and little daughter, Ione, have returned from New Orleans, after a visit during the early part of the week.

—Mrs. Leo W. Seal and Mrs. (Dr.) A. P. Smith went down to New Orleans Monday for the day, returning here that evening.

—Alderman and Mrs. D. Dorgimont, of Waveland, spent the weekend in New Orleans, visiting at the home of their son-in-law and daughter, Mr. and Mrs. L'Eglise.

—Miss Belle Plunkett, attractive young daughter of Dr. and Mrs. R. S. Plunkett, has gone to Florida, attending college at Tallahassee, and is missed at home by the younger set social circle.

—Miss Mattie Plunkett, accomplished young daughter of Dr. and Mrs. R. S. Plunkett, residing in Union street, left recently for Hattiesburg to attend Mississippi Women's College.

—Go to R. M. Lucke for China Matting Rugs, one seam, 9x12, \$3.95. Messingor, of M. Prendergast, of Vicksburg, while on his way home from Mobile, Ala., where he attended the exercises incident to the consecration of Bishop Gerow, spent a few days in Bay St. Louis, guest of Rev. Father A. J. Gmelch.

—Miss Gertrude Calhoun returned home Sunday, a most delightful visit to her relatives in St. Louis, Mo., to which place she journeyed during the latter part of July, and reports an enjoyable and interesting trip.

—Miss Stella Gex, popular young daughter of Mr. and Mrs. W. J. Gex, has resumed her studies at Sacred Heart Academy, New Orleans, after spending a few days at home and with friends, following her recovery from a slight indisposition.

—Mr. and Mrs. Sidney Otis recently returned to their home in Logtown from Clifton Springs, New York, where Mr. Otis visits annually in the interest of his health. The Echo notes with interest the trip and visit both proved of much pleasure and profitable to health.

—After a delightful visit to Mr. and Mrs. George R. Rea, at their handsome and hospitable home in Washington street, Mr. and Mrs. Geo. A. Darden and children have returned to New Orleans, anticipating returning to Bay St. Louis and local friends at no distant date.

—Mr. and Mrs. Thos. B. Norton have closed their charming villa near the banks of Jordan river for the summer and returned to their active circles of business and society in New Orleans. However, they will visit periodically during the winter, their home, one of the most inviting and delightful of the pines along the Mississippi Gulf Coast.

—Actual construction was begun this week on the new dwelling for Victor Cuevas, in Carroll avenue, opposite the residence of George Toca, John Buehler, contractor and builder. The bungalow will be quite attractive type. Mr. Cuevas is building it as an investment, pinning his faith to Bay St. Louis.

—Gold Seal Congoleum Rugs, 9x12, \$13.75. R. M. Lucke.

—Richard McCarthy, Jr., popular beau of the past summer, came from New Orleans for the week-end and was the house guest of his friend, Norman Renshaw. A motor trip along the Gulf Coast was a feature of the visit. Mr. McCarthy has many friends and acquaintances to welcome him here.

—Mr. and Mrs. John Weston, who have been spending the past several weeks at Portland, Maine, visiting their son, Roland, and his wife, are expected to arrive home next week. They have a delightful time on the far-off northwest Pacific Coast, visiting their son and daughter-in-law, and the new baby, enjoying the climate and wonderful scenic country.

—Mr. J. Mugivan, the principal owner and president of the American Circus Corporation, which includes various circuses such as the Robinson, Sells-Floto, and Hagenback-Wallace shows, motored to Bay St. Louis and spent the day visiting J. N. Wisner on Monday, which was the day that the John Robinson Circus was in Gulfport.

LOCAL STREET PAVING.

The county Board of Supervisors will at their next meeting determine what end of Main street will be concrete or brick road be constructed. It is generally understood the county has about \$16,000 to spend for this purpose, when amount comes out of the \$400,000 bond fund.

The placing of this improvement shall and will be determined according to one benefits bestowed upon the public.

The question, therefore, is whether the improvement would be most beneficial on the west end of Main street or on the east end. On the west end traffic is not to be compared to traffic on the east end, where postoffice and banks and most of our business houses are located.

If the money is to be spent for the greatest good to the most people and to the city, there can be no question the logical point to construct this piece of permanent road is in the business section of the city.

There is but little doubt the board of supervisors will decide to spend the money in placing a permanent concrete or vitrified brick street covering as much territory in both directions at the end of Main street, as the board or supervisors having always done the right thing for the public good, and this case will not be an exception.

The start of constructing permanent roads where of better service to the public will create strong public sentiment for permanent roads in the city and will unquestionably result in the city officials providing some economical method of carrying on the work until our city will enjoy the conveniences in this regard that others enjoy and proud thereby.

—Trash Burners, you can get them from R. M. Lucke for \$1.95.

—Capt. and Mrs. Charles Traub have issued invitations to the marriage of their daughter, Annie Louise, to Mr. Christian Louis Keas, a happy event to take place on Wednesday, October 23rd, at 4 o'clock, at the family residence, No. 108 Burnett avenue. Both young people are well known and have many friends attending the event with interest.

—Mr. Val Yates, cashier Merchants Bank and Trust Company, left Saturday night on a week's vacation, which time he will spend at Laurel, Miss., his former home town, visiting relatives, and will be at his window at the bank as usual next Monday. In the meantime Mr. Charles Traub, Jr., the courteous and efficient assistant, is doing double duty, assisted by the regular working corps.

—Mr. and Mrs. Fred C. Wright are entertaining a little daughter, who recently made her first appearance at their rose-clad cottage in Second street, thus making a trio of the children already happy home.

—Mr. Wright is the well known government entomologist located here to say nothing of his piscatorial expeditions and conquests. Mother and child doing well and congratulations and best wishes are in order.

—Try R. M. Lucke for prices on Blankets and Comforters.

—Dr. and Mrs. Thomas A. Maxwell and children came out from New Orleans for the week-end and visited at the home of Mrs. Maxwell's parents Mr. and Mrs. John D. Grace, on the Waveland beach front. Their two children are beautiful and interesting and attract the admiration and interest of all friends and acquaintances. Before her marriage Mrs. Maxwell was Miss Vivian Grace, noted for her gift of beautiful voice.

—Dr. A. A. Kergosien entertained the members of the board of directors of the Merchants Bank and Trust Company informally Friday evening at a spread of refreshments at the pavilion of the Beach Drug Store. The gathering was one of unusual pleasure. Many stories and incidents were recounted, and in all the evening the get-together of business men in pleasant pastime and general relaxation was an event not soon to be forgotten.

—A prominent party, composed of Mayor R. W. Webb, Chief of Police Albert Jones, H. C. Glover and Burt Jackson, left last night in the Glover auto for Jackson, Miss., to attend the Mississippi State Fair Association and to witness at Jackson today the State football classic—Ole Miss. vs. A. and M. The party plan to be home tomorrow afternoon to witness the football game on St. Stanislaus College. Audubon vs. Stanislaus. Game called at 2:30 o'clock.

THE PUBLIC

is cordially invited to attend our

Open House

celebration on

October 28, 1924

at our banking house

6 to 10 P. M.

Officers Directors and Stockholders

OF THE

Merchants Bank & Trust Co.,

BAY ST. LOUIS, MISS.

NO SPECIAL INVITATIONS OR CARDS NECESSARY.

WORK AND PLAY AT S. J. A.

"Shrine of Our Lady of the Woods."

This shrine was erected by Rev. Father Stanislaus Buteux, a native of France, Father Buteux came to Bay St. Louis in 1847. Some years later he returned to France for the double purpose of recuperating his strength, for his health, owing to labor and hardships endured, was completely shattered, and to seek pecuniary help in behalf of his mission. The good priest did not remain long in his native land, his heart and affection were centered in his beloved mission.

Once more he severed home ties and took passage on a small ship for his far-off Shiloh. A violent storm arose, the vessel sprang a leak, destruction to all was inevitable. In the midst of confusion and dismay, Rev. Father Buteux fell upon his knees and invoked the protection of the Blessed Virgin, promising if their lives were spared to erect a shrine in her honor. Lo! a miracle was performed; the vessel, destitute of mast or sail, entered safely into port.

A few months later a statue arrived from France. Father Buteux gathered his parishioners about him and followed by the Sisters and Brothers, went in procession to the rear of the Academy grounds, where a wild rose tree stood. Here he placed the statue upon its pedestal—the trunk of a tree felled for that purpose. In the midst of the ceremony, a few ladies, built a wooden pedestal, it was then that the Sisters began to plant the lovely avenue of cedars that leads to the shrine.

Some years afterwards, a gentleman, in a serious difficulty, his reputation was at stake, and prison cell awaited him—made a solemn promise to "Our Lady of the Woods" if she would help him in this his great need, he would erect a suitable shrine in her honor. The grace was obtained, and true to his promise, he erected the present little shrine. The woods have almost disappeared, still the little statue stands pure and immaculate in a leafy haven.

The statue itself is a miracle. It has withstood the force of the elements for over sixty years. Along the more the Sisters have thought it destroyed—buried beneath the debris of the storm. It has never been injured. It is all the more wonderful, as the statue is of plaster of Paris, or some brittle substance, with no other protection from the elements save a tiny dome overhead.

"Hawthornes." The Playwheels dramatic club recently organized among the Juniors and Seniors, held an interesting meeting Friday evening at the home of Mrs. A. Kergosien. Every member took part. Humorous songs and recitations were among the favorites. In an hour and a half, the club was over. The club is very active. We are already preparing a program, which is to take place in a few weeks, but it is a secret. Stay the word.

J. S. W.

A luncheon was given by the Junior Social Club on Thursday, October 23rd, the proceeds of which were used for the basketball court of the team, now generally known as the "Live Wives." These active little workers displayed their talent in preparing such affairs, and we are very ready to help them on to success.

The Debating Club. The members of the Debating Club met Wednesday morning for their second debate. Resolved, That a teacher is justified in punishing a whole class that shields a few guilty ones.

The speakers of the affirmative: Gertrude Roe, Bessie Bates and Alice Fayre. Those on the negative: Alice Palanque, Laura Roe and Mary Scandif.

The good points on both sides were thoroughly explained and then it was left to decide upon which would win, by the judges (who were the "Live Wives," these men). After a few minutes' consultation, the votes were cast and the negative was declared the winning side.

Allice Palanque was voted best speaker on the negative, and Dolly Roe on the affirmative.

The next meeting will be held Wednesday, October 23rd. The subject for debate will be, "Resolved, That Wilson is greater than Lincoln."

Misses Dolores Vial, Jennie Green and Olea Maufrey met Wednesday morning for Mobile to witness the consecration of our new Bishop, Rt. Rev. R. Gerow.

Monday morning Class '24 paid us a most welcome visit. We were delighted to see them once more, and to hear that they will return to take the commercial course.

Miss Carmel Kuebel spent the week-end with her aunt and sister, Miss Cahill and Miss A. Kuebel, at the Combe cottage, in Waveland.

Jokes. Stella (in dining room)—My cocoa's cold. Doris—Crazy, put on your hat.

Teacher (in class)—Where does the light go when it runs out? Edith—It's too dark to see.

Edith—Is it too dark to see? Corinne—Ralph, what football signals are you reading out?

Edith—Ralph, what football signals are you reading out? Corinne—Ralph, what football signals are you reading out?

Another event into our little boy's bedroom and whispering, "Are you asleep, dear?"

"Yes," said Dave, "and mother said I was to be a good boy and not to wake her up."

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CHARITY OF INCORPORATION

GULF COAST BUILDING AND LOAN ASSOCIATION.

1. The corporate title of said Company is Gulf Coast Building and Loan Association.

2. The names of the incorporators are: H. S. Weston, Postoffice Logtown, Miss.; R. C. Robertson, Postoffice Pass Christian, Miss.; Leo W. Seal, Postoffice Bay St. Louis, Miss.; Cartwright Bustis, Postoffice Waveland, Miss.; E. J. Leonard, Postoffice, Bay St. Louis, Miss.; E. A. Lang, Postoffice Pass Christian, Miss.; R. C. Engman, Postoffice Bay St. Louis, Miss.; Robert L. Genin, Postoffice Bay St. Louis, Miss.

3. The domicile is at Bay St. Louis, Miss.

4. Amount of capital stock shall consist of ten thousand dollars of full paid stock and also series installment stock of not more than five hundred shares in any one series.

5. The par value of shares is one hundred dollars.

6. The period of existence (not to exceed fifty years) is fifty years.

7. The purpose for which it is created: To conduct a Building and Loan Association for the accumulation of funds by the sale of stock, all stock, except the ten thousand dollars, shall be sold to raise funds sufficient to commence business, shall be paid for by installments. All of the funds raised by the sale of all stock are to be loaned on approved security and upon which interest may be charged and collected for the profit of the stockholders, the same to be repaid in installments; to aid its members by means of loans in acquiring and improving property for building homes and other buildings and improvements, and to acquire real estate upon which loans have been made; and to improve, lease and sell land and to mortgage and to hypothecate its securities; and to do all things incident to the conduct of a building and loan association.

8. The right and powers that may be exercised by this corporation are those conferred by the provisions of Chapter 24, Mississippi Code, 1906.

H. S. WESTON, A. R. ROBERTSON, LEO W. SEAL, ERNEST J. LEONARD, E. A. LANG, R. C. ENGMAN, ROBERT L. GENIN, R. C. ENGMAN, Incorporators.

ACKNOWLEDGEMENT. State of Mississippi, County of Hancock, this day personally appeared before me, the undersigned authority, H. S. Weston, A. R. Robertson, Leo W. Seal, Ernest J. Leonard, E. A. Lang, R. C. Engman, Robert L. Genin, R. C. Engman, and acknowledged to me that they signed and executed the above and foregoing articles of incorporation as their act and deed on this 30th day of September, 1924.

S. L. ENGMAN, Notary Public.

NOTICE TO BIDDERS. Sealed bids will be received by the Board of Supervisors of Hancock County, Mississippi, at the office of the Clerk of the said Board until 11 o'clock A. M.

MONDAY, NOVEMBER 3, 1924, for the contract for rebuilding and grading road from 1 1/2 miles south of the County line to the Teams Plot Road, a distance of 5.13 miles, on Plevyue Road, town Road, as per plans and specifications on file in the Clerk's office. All bidders to deposit certified check as evidence of good faith in the making of bond in the amount of his bid. This the 10th day of October, A. D. 1924. (Seal.) A. A. KERGOSIEN, Clerk. By A. G. FAYRE, D. C.

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CHANCERY SUMMONS. The State of Mississippi. To Mrs. Mary E. Keltz, Dr. E. S. Keltz, Rosa E. Keltz, C. Keltz, Mrs. Louise H. Keltz, and Edna Keltz, Defendants. "Unknown heirs" of Dr. Gustav Keltz, deceased.

You are commanded to appear before the Chancery Court of Hancock County, Mississippi, at the fourth Monday of October, 1924, to defend the suit in said Court of Beatrice Shackelford, where in you are a defendant.

This 3rd day of October, A. D. 1924. (Seal.) A. A. KERGOSIEN, Clerk. By A. G. FAYRE, D. C.

CHANCERY SUMMONS—No. 2756. The State of Mississippi. To Russell Manier.

You are commanded to appear before the Chancery Court of Hancock County, Mississippi, on the 4th Monday of October, A. D. 1924, to defend the suit in said Court of Beatrice Shackelford, where in you are a defendant.

This 3rd day of October, A. D. 1924. (Seal.) A. A. KERGOSIEN, Clerk. By A. G. FAYRE, D. C.

CHANCERY SUMMONS—No. 2757. The State of Mississippi. To Willie Shackelford.

You are commanded to appear before the Chancery Court of Hancock County, Mississippi, on the 4th Monday of October, A. D. 1924, to defend the suit in said Court of Beatrice Shackelford, where in you are a defendant.

This 3rd day of October, A. D. 1924. (Seal.) A. A. KERGOSIEN, Clerk. By A. G. FAYRE, D. C.

CHANCERY SUMMONS—No. 2758. The State of Mississippi. To Edward Dill.

You are commanded to appear before the Chancery Court of Hancock County, Mississippi, on the 4th Monday of October, A. D. 1924, to defend the suit in said Court of Beatrice Shackelford, where in you are a defendant.

This 3rd day of October, A. D. 1924. (Seal.) A. A. KERGOSIEN, Clerk. By A. G. FAYRE, D. C.

CHANCERY SUMMONS—No. 2759. The State of Mississippi. To Edward Dill.

You are commanded to appear before the Chancery Court of Hancock County, Mississippi, on the 4th Monday of October, A. D. 1924, to defend the suit in said Court of Beatrice Shackelford, where in you are a defendant.

CLASSIFIED ADVERTISEMENTS.

FOR SALE. One 1924 Cadillac, good top, body in fine condition, four door, good tires, and best of all, motor that runs and looks like new. This is a good bargain. \$1000. In and look at over. EDWARDS BROS.

FOR SALE. One 1924 Ford Hot Blast Heater, with furnishings, complete, cheap. J. N. Wisner.

FOR EXCHANGE. For Bay St. Louis property: A first class farm, in operation, value, \$18,000; will take house and several acres of land as first payment. Full particulars from Mrs. E. A. Magnier, 5314 Magazine St., New Orleans, La. 10-11-24

FOR RENT. New cottage, in rear of 129 St. Charles street, 2 rooms, kitchen, bath, electric. Fully furnished. Settled couple preferred. 10-11-24

FOR SALE. Ford, four-door sedan, completely overhauled and in first class running condition. New tires and has 4 new casings. A good family car for the coming winter. \$425.00. Edwards Bros.

FOR SALE. Two Ford Touring Cars, 1923 models, one-man top in guaranteed good running condition. Self starter and 4-mountable rims, with good casings all around. \$200.00 and \$300.00. Edwards Bros.

FOR SALE. One Ford Roadster, self started and 4-mountable rims, equipped with a water pump and good casings. Just the thing for hunting and fishing or package delivery. \$175.00. Edwards Bros.

IF YOU HAVE A BARGAIN FOR SALE. List it with me and I will sell it for you, have been handling Gulfport property for the past 15 years, and have now located an office in New Orleans and am making a specialty of handling Gulf Coast property from Waveland to Ocean Springs. If the price is right, I can sell it for you. Would be glad to have you list your property with either of my firms, beach or city property. B. C. COX, 405 Carondelet Bldg., New Orleans, La. Phone Main 5141. 10-4-24



INSURANCE POLICY

Let us Take Care of your Insurance

You may be and probably are very careful about your property, but don't forget that an accident or carelessness by somebody else may cause you a big loss.

Don't carry that worry on your own shoulders. There are big, strong Insurance Companies for that purpose. We represent them and for a small sum will gladly see that you are covered by Insurance.

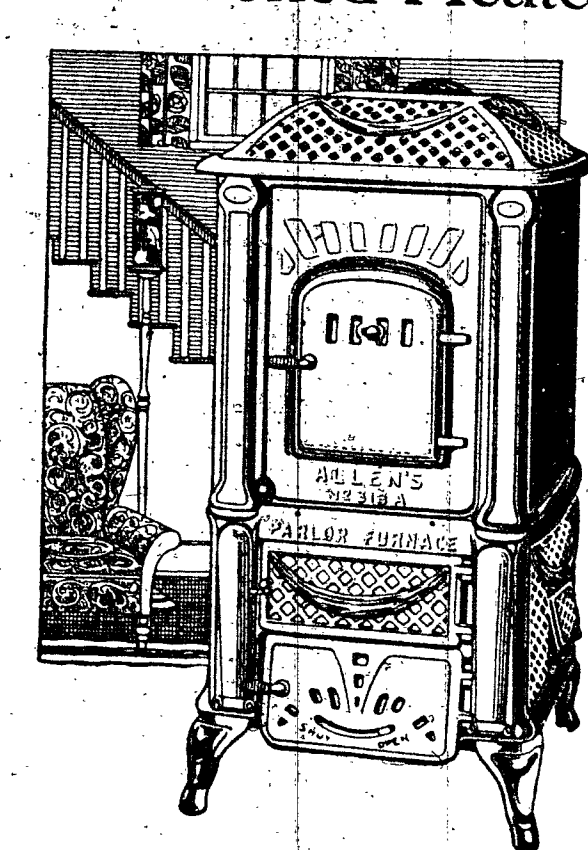
Come in Now. Remember, tomorrow may be too late. We will welcome your account.

Merchants Bank & Trust Company

Don't Buy Old Fashioned Heaters

Do you want a better method of heating your home this winter? Then see the new type furnace, which sets above the floor. A wonderful new heating development that does the work of two or three ordinary stoves.

Heats the beautiful way by moist air circulation. As easily kept clean as a piece of furniture. Vitreous porcelain enamel finish in blue, gray, or plain.



Allen's Parlor Furnace

Don't Buy an Old Fashioned Stove, When You Can Get This Pipeless Furnace for Almost the Same Money.

We guarantee even heating in all parts of the room and a big saving in your fuel bill.

Bay Plumbing Co.

131 MAIN ST., BAY ST. LOUIS, MISS.

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BIG TENT SHOW

ONE NIGHT ONLY

Saturday, Oct. 25th

SHOW GROUNDS—NEAR L. & N DEPOT

WORLD'S OLDEST AND BEST

FAMOUS OLD KENTUCKY MINSTRELS

Present

SHUFFLIN SAM

From Alabama

FUNNIEST SHOW ON EARTH!—25 YEARS A PUBLIC LEADER!

Always Bright, Snappy and Clean. BIG MONDAY STREET PARADE

HEAR OLD KENTUCKY SOLO BRASS BAND CONCERTS.

Ten High Class Vaudeville Acts, Every One a Worthy One.

Bring All the Family. Tell All Your Friends.

Mirthful Comedy Brightens Life.

DOORS OPEN 7 P. M.—CURTAIN 8 P. M.

BAND CONCERT AT TENT, 7 P. M.

SAFETY

PEOPLES BUILDING & LOAN ASSOCIATION

Incorporated, January 18, 1890.

It has never lost a Dollar for an Investor. No real estate owned acquired by foreclosure. Let us show the advantages we offer in assisting you to

BUY A HOME. DON'T PAY RENT.

Secure a loan from our Association for

Buying, Building, Improving Real Estate, Or Paying Off Mortgages.

Loans can be paid at any time, and all accumulations of installments and dividends will be credited on the loan. Borrowers participate in dividends on amounts paid in.

TO THE INVESTOR OR SAVER.

Full Paid Stock and Installment Stock Now Being Issued.

Dividends on Full Paid Stock paid in cash. Never less than 6% per annum. Dividends earned. Call on or write for further information to

I. A. BREATHE, Secretary,

121 Main Street, Bay Saint Louis, Mississippi.